

July 1, 2014

7852 Walker Drive, Suite 200 Greenbelt, Maryland 20770 phone: 301-459-7590, fax: 301-577-5575 internet: www.jsitel.com, e-mail: jsi@jsitel.com

Via Hand Delivery

Marlene H. Dortch, Secretary Federal Communications Commission Office of the Secretary 445 12th Street, SW Washington, DC 20554 ACCEPTED/FILED
JUL 1 2014

Federal Communication: Commission Office of the Secretary

Re:

WC Docket No. 10-90, WC Docket No. 11-42

2014 ETC Annual Report of Twin Lakes Telephone Cooperative Corp.

Study Area Code 290579

Dear Ms. Dortch:

On behalf of Twin Lakes Telephone Cooperative Corp. ("Twin Lakes"), JSI files the attached confidential and redacted versions of the FCC Form 481 ETC annual reporting information pursuant to sections 54.313 and 54.422 of the Commission's rules. Twin Lakes seeks confidential treatment under Protective Order for section 54.313(f)(2) financial information. The redacted version is also being filed this date via the FCC's Electronic Comment Filing System. In addition, attached is a letter requesting confidential treatment under Sections 0.457 and 0.459 of the initial section 54.202(a) Five-Year Service Quality Improvement Plan.

Please direct any questions regarding the filing to the undersigned.

Sincerely,

John Kuykendall JSI Vice President

301-459-7590

jkuykendall@jsitel.com

cc: Charles Tyler, Telecommunications Access Policy Division (two copies, confidential)

No. of Gopies rec'd 0+3 List ABODE

3 47 C.F.R. §§ 0.457, 0.459, 54.202(a).

Echelon Building II, Suite 200 9430 Research Blvd., Austin, TX 78759 phone: 512-338-0473, fax: 512-346-0822 Eagandale Corporate Center, Suite 310 1380 Corporate Center Curve, Eagan, MN 55121 phone: 651-452-2660, fax: 651-452-1909 6849 Peachtree Dunwoody Road Bldg. B-3, Suite 200, Atlanta, GA 30328 phone: 770-569-2105, fax: 770-410-1608 547 South Oakview Lane Bountiful, UT 84010 phone: 801-294-4576, fax: 801-294-5124

^{1 47} C.F.R. §§ 54.313, 54.422.

² Connect America Fund et al., WC Docket No. 10-90 et al., Protective Order, DA 12-1857 rel. Nov. 16, 2012 (Protective Order). 47 C.F.R. § 54.313(f)(2).



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> Marlene H. Dortch, Secretary Federal Communications Commission Office of the Secretary 445 12th Street, SW Washington, DC 20554

ACCEPTED/FILED

Federal Communications Commission Office of the Secretary

WC Docket No. 10-90, WC Docket No. 11-42 Re:

2014 ETC Annual Report of Twin Lakes Telephone Cooperative Corp.

Study Area Code 290579 Request for Confidentiality

Dear Ms. Dortch:

John Staurulakis, Inc. ("JSI"), on behalf of its client Twin Lakes Telephone Cooperative Corp.(the "Company") hereby requests, pursuant to Sections 0.457 and 0.459 of the Commission's rules, withholding from public inspection certain information contained in an attachment to the above referenced reporting requirement. The Company provides the following in support of its request, numbered consistent with the subparagraphs of Section 0.459(b).²

- 1. The information for which the Company is seeking confidential treatment is an attachment to the Company's annual reporting information pursuant to Sections 54.313 and 54.422 of the Commission's rules ("Report").3
- 2. Rate-of-Return Eligible Telecommunications Carriers ("ETCs") must file with the Commission an initial section 54.202(a) Five-Year Service Quality Improvement Plan ("Five-Year Plan") which is contained in the attachment to the 2014 Report.4
- 3. The information contained in attachment for which the Company seeks the withholding from public inspection is the entirety of data pertaining to the Company's Five-Year Plan provided at FCC Form 481 Line 112 attachment. Information of this nature is confidential commercial information routinely withheld from public inspection.

^{1 47} C.F.R. §§ 0.457, 0.459.

² 47 C.F.R. § 0.459(b)(1) through (9).

^{3 47} C.F.R. §§ 54.313, 54.422.

⁴ See In the Matter of Connect America Fund, WC Docket No. 10-90, Order DA 14-591 (rel. May 1, 2014).

been providing to them for many years as well as to satisfy mandatory reporting requirements and does not share the information for which protection is sought. The Company protects the secrecy of this information with a security protocol that ensures the information is not inadvertently disclosed or disseminated. Only directors, managers and employees with a direct need to know are authorized to access the information.

- Any previous versions of this information are not publicly available.
- Because the information is not routinely available, a need exists for maintaining the confidentiality of this information permanently.
- Not applicable.

Based on the preceding, JSI respectfully requests on behalf of the Company that the Commission grant confidential treatment under Section 0.459 to Company's Five-Year Plan provided at FCC Form 481 Line 112 attachment.

Please contact the undersigned with any questions regarding this request.

Sincerely,

John Kuykendall JSI Vice President

301-459-7590

jkuykendall@jsitel.com

FCC For	m 481 - Carrier Annual Reporting REDAC	CTED FOR PUBLIC	INSPECTION 01	C Form 481 MB Control No. 300 ly 2013	60-0986/OMB Control No. 3	060-0819
<010>	Study Area Code	290579				
<015>	Study Area Name	TWIN LAKES TEL COO)P			
<020>	Program Year	2015			ACCEP	TED/FILED
<030>	Contact Name: Person USAC should contact with questions about this data	Bridget Betcher			OTHER CONTROL	1 2014
<035>	Contact Telephone Number: Number of the person identified in data line <030>	9312682151 ext.			Federal Commun	ications Commissio
<039>	Contact Email Address: Email of the person identified in data line <030>	bbetcher@twlakes.c	соор		Office Of	
ANNUA	IL REPORTING FOR ALL CARRIERS				Completion Co	54.422 impletion tequired implete)
<100>	Service Quality Improvement Reporting		(complete attached worksh	neet)	1	11115
<200>	Outage Reporting (voice)		(complete attached worksh	neet)	1	/
<210>		o outages to report			/	111111
<300>	Unfulfilled Service Requests (voice)			î		
<310>	Detail on Attempts (voice)			(attach descriptive	documenti	
	<u>, </u>					
<320>	Unfulfilled Service Requests (broadband)			1		
<330>	Detail on Attempts (broadband)			(attach descriptiv		
<400>	Number of Complaints per 1,000 customers (voice)			1		
<410>	Fixed 0.0				· /	7
<420> <430>	Mobile 0.0 Number of Complaints per 1,000 customers (broad	hand)				
<440>	Fixed 0.0	bandj			1	
<450>	Mobile 0.0					
<500>	Service Quality Standards & Consumer Protection R	tules Compliance	(check to indicate certifica	ation)		
<510>			(attached descriptive do	ocument)	✓	1
<600>	Functionality in Emergency Situations		(check to indicate certifica	ation)		✓
	290579tn610.pdf		7			
			(attached descriptive docu	ment)	/	1
<610>			1			
<700>	Company Price Offerings (voice)		(complete attached works	heati	/	1888
<710>	Company Price Offerings (broadband)		(complete attached works		1	
<800>	Operating Companies and Affiliates		(complete attached works	heet)		1
<900>	Tribal Land Offerings (Y/N)?	te	if yes, complete attached works	heet)	/	
<1000>	Voice Services Rate Comparability		(check to indicate certifica	ation)	7	
<1010>			(attach descriptive docum	nent)		
<1100>	Terrestrial Backhaul (Y/N)?	-	(If not, check to indicate certific	ration)		THE
<1110>			(complete attached works	sheet)		ALTO.
	Terms and Condition for Lifeline Customers		(complete attached works		11.41.11	1
	Price Cap Carriers, Proceed to Price Cap Additional	Documentation Work	ksheet			
-2000	Including Rate-of-Return Carriers affiliated with Pr	ice Cap Local Exchang		ovna	The second	
<2000> <2005>			(check to indicate certifica (complete attached works)			1. 1. 2. 1.
	Rate of Return Carriers, Proceed to ROR Additional	Documentation Wor		NAME OF THE OWNER OWNER OF THE OWNER OWNER OF THE OWNER OWNE		· · · · · · · · · · · · · · · · · · ·
<3000>	an un anumus international antica uniternational (1966) (2 n. 1964) (1976) (2 n. 1964) (1976) (2 n. 1976) (1976) (2 n. 1976) ((check to indicate certifica	ition)	1	
<3005>			(complete attached works)	heet)	/	

	ervice Quality Improvement Reporting Illection Form		FCC Form 481 OMB Control No. 3060-0986/OMB Control No. 3060-0819 July 2013	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
<010>	Study Area Code	290579		
<015>	Study Area Name	TWIN LAKES TEL COOP		
<020>	Program Year	2015		
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher		
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.		
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop		_
<110>	Has your company received its ETC certification from the FCC? If your answer to Line <110> is yes, do you have an existing §54.202(a) "5 year plan" filed with the FCC?	(yes / no) O (_
<112>	If your answer to Line <111> is yes, then you are required to file a progress report, on line <112> delineating the status of your company's existing § 54.202(a) "5 year plan" on file with the FCC, as it relates to your provision of voice telephony service. Attach Five-Year Service Quality Improvement Plan or, in subsequent years, your annual progress report filed pursuant to 47 C.F.R. § 54.313(a)(1). If your of CETC which only receives frozen support, your progress report is only required to address voice telephony service.	ompany is a		
	Please check these boxes below to confirm that the attached documents(s), on line 112, contains a progress report on its five-year service quality improvement plan pursuant to § 54.202(a). The information shall be submitted at the wire center level or census block as appropriate.	ne	Name of Attached Document	
<113>	Maps detailing progress towards meeting plan targets			
<114>	Report how much universal service (USF) support was received			
<115>	How (USF) was used to improve service quality			
<116>	How (USF)was used to improve service coverage			
<117>	How (USF) was used to improve service capacity			
<118>	Provide an explanation of network improvement targets not met in the prior calendar year.		(E)	
				_

(200) Service Outage Reporting (Voice)		FCC Form 481	
Data Collection Form		OMB Control No. 3060-0986/OMB Control No. 3060-0819	
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<010>	Study Area Code	290579
<015>	Study Area Name	TWIN LAKES TEL COOP
<020>	Program Year	2015
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop

<a>	<b1></b1>	<b2></b2>	<b3></b3>	<b4></b4>	<c1></c1>	<c2></c2>	<d></d>	<e></e>	<f></f>	<g></g>	<h></h>
NORS Reference Number	Outage Start Date	Outage Start Time	Outage End Date	Outage End Time	Number of Customers Affected	Total Number of Customers	911 Facilities Affected (Yes / No)	Service Outage Description (Check all that apply)	Did This Outage Affect Multiple Study Areas (Yes / No)	Service Outage Resolution	Preventati Procedure
	 										
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	1										
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THE PARTY	e Offerings including Voice Rate Data ection Form	FCC Form 481 OMB Control No. 3060-0986/OMB Control No. 3060-0819 July 2013
<010>	Study Area Code	290579
<015>	Study Area Name	TWIN LAKES TEL COOP
<020>	Program Year	2015
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher
<035>	Contact Telephone Number - Number of person identified in data line <03	0> 9312682151 ext.
<039>	Contact Email Address - Email Address of person identified in data line <0	0> bbetcher@twlakes.coop
<701> <702>	Residential Local Service Charge Effective Date 1/1/2 Single State-wide Residential Local Service Charge 14.0	114

<91>	<a2></a2>	<a3></a3>	 	<bz> <bz> Residential Local</bz></bz>	Ф3>	 <b4></b4>	<bs></bs> Mandatory Extended Area	xo xo x
State	Exchange (ILEC)	SAC (CETC)	Rate Type	Service Rate	State Subscriber Line Charge	State Universal Service Fee	Service Charge	Total per line Rates and Fe
					0.700			
-								
						*		
					110			
			-					
			V-4100				391	

25323232323233	adband Price Offerings ection Form		FCC Form 481 OMB Control No. 3060-0986/OMB Control No. 3060-0819 July 2013
<010>	Study Area Code	290579	
<015>	Study Area Name	TWIN LAKES TEL COOP	
<020>	Program Year	2015	
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher	
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.	
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop	

(al>	\$42>	 <b1></b1>	<b2></b2>	(C)	<d1></d1>	<d2></d2>	<d3></d3>	<d4> <</d4>
State	Exchange (ILEC)	Residential Rate	State Regulated Fees	Total Rate and Fees	Broadband Service - Download Speed (Mbps)	Broadband Service - Upload Speed (Mbps)	Usage Allowance (GB)	Usage Allowance Action Taken When Limit Reached (select
						77-101		
			0					
			- See attac worksheet -	ned				

	erating Companies ection Form	FCC Form 481 OMB Control No. 3060-0986/OMB Control No. 3060-0819 July 2013
<010>	Study Area Code	290579
<015>	Study Area Name	TWIN LAKES TEL COOP
<020>	Program Year	2015
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop
<810>	Reporting Carrier Twin Lakes Telephone Cooperative Corporation	
<811>	Holding Company	
<812>	Operating Company	

<813>	<a>12	<a2></a2>	(a)
	Affiliates	SAC	Doing Business As Company or Brand Designation
-			
-			
-	See atta	ached worksho	eet
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。" 李杨思想说:"我们也是这个人的心,你们也是一个时间,一个人也是一个人的人,我们就是一个人的人,我们也没有一个人的人,我们也没有一个人的人,我们就会没有一	FCC Form 481 OMB Control No. 3060-0986/OMB Control No. 3060-0819 July 2013
Contact Email Address - Email Address of person identified in data line <0 Tribal Land(s) on which ETC Serves	030> bbetcher@twlakes.coop
Tribal Government Engagement Obligation	Name of Attached Document
orm the status described on the attached document(s), on line 920, strates coordination with the Tribal government pursuant to 3(a)(9) includes:	Select (Yes,No, NA)
community anchor institutions. Feasibility and sustainability planning; Marketing services in a culturally sensitive manner; Compliance with Rights of way processes Compliance with Land Use permitting requirements Compliance with Facilities Siting rules Compliance with Environmental Review processes Compliance with Cultural Preservation review processes Compliance with Tribal Business and Licensing requirements.	
	Study Area Name Program Year Contact Name - Person USAC should contact regarding this data Contact Telephone Number - Number of person identified in data line <0 Contact Email Address - Email Address of person identified in data line <1 Tribal Land(s) on which ETC Serves Tribal Government Engagement Obligation Company serves Tribal lands, please select (Yes,No, NA) for each these boxes irm the status described on the attached document(s), on line 920, strates coordination with the Tribal government pursuant to 3(a)(9) includes: Needs assessment and deployment planning with a focus on Tribal community anchor institutions. Feasibility and sustainability planning; Marketing services in a culturally sensitive manner; Compliance with Rights of way processes Compliance with Land Use permitting requirements Compliance with Environmental Review processes Compliance with Environmental Review processes Compliance with Cultural Preservation review processes

· \$5500000000000000000000000000000000000	o Terrestrial Backhauf Reporting lection Form	FCC Form 481 OMB Control No. 3060-0986/OMB Control No. 3060-0819 July 2013
<010>	Study Area Code	290579
<015>	Study Area Name	TWIN LAKES TEL COOP
<020>	Program Year	2015
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop
<1120>	Please check this box to confirm no terrestrial backhaul options exist within the supported area pursuant to § 54.313(G)	
<1130>	Please check this box to confirm the reporting carrier offers broadband service of at least 1 Mbps downstream and 256 kbps upstream within the supported area pursuant to § 54.313(G)	

Lifeline	erms and Condition for Lifeline Customers			FCC Form 481 OMB Control No. 3060-0986/OMB Control No. 3060-0819 July 2013
<010>	Study Area Code		290579	
<015>	Study Area Name		TWIN LAKES TEL COOP	
<020>	Program Year		2015	
<030>	Contact Name - Person USAC should contact regarding this data		Bridget Betcher	
<035>	Contact Telephone Number - Number of person identified in data line	<030>	9312682151 ext.	
<039>	Contact Email Address - Email Address of person identified in data line	<030>	bbetcher@twlakes.coop	
<1210>	Terms & Conditions of Voice Telephony Lifeline Plans	2	90579tn1210.pdf	
		_	Nar	ne of Attached Document
<1220>	Link to Public Website	ГТР		
or the we	neck these boxes below to confirm that the attached document(s), on line 1210 bsite listed, on line 1220, contains the required information pursuant to (a)(2) annual reporting for ETCs receiving low-income support, carriers must report:),		
<1221>	Information describing the terms and conditions of any voice telephony service plans offered to Lifeline subscribers,	✓		
<1222>	Details on the number of minutes provided as part of the plan,	1		
<1223>	Additional charges for toll calls, and rates for each such plan.	1		

North Control of the				
(2000) Pr	ice Cap Carrier Additional Documentation			FCC Form 481
Data Coll	ection Form			OMB Control No. 3060-0986/OMB Control No. 3060-0819
Including	Rate-of-Return Carriers affiliated with Price Cap Local Exchange Carriers	经验证证明 20 的复数		July 2013
			· ///	
<010>	Study Area Code	290579		
<015>	Study Area Name	TWIN LAKES TEL COOP		
<020>	Program Year	2015		
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher		
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.		
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop		
In Earth and	The strategic ration and the strategic strateg	Shartman Million Hardy Comment State	CONTRACTOR OF THE	THE PERSON NAMED IN THE PERSON OF THE PERSON
CHECK th	ne boxes below to note compliance as a recipient of incremental Connect Ameri support as set forth in 47 CFR § 54.313(b),(c),(d),(e			
	support as set forth in 47 CFR 9 54.313(b),(c),(d),(d)	the information reported on this form and	in the documents attached	below is accurate.
	Incremental Connect America Phase I reporting			
<2010>	2nd Year Certification (47 CFR § 54.313(b)(1))			
<2011>	3rd Year Certification {47 CFR § 54.313(b)(2)}			
	Price Cap Carrier Receiving Frozen Support Certification [47 CFR § 54.312(a)]			
<2012>	2013 Frozen Support Certification			
<2013>	2014 Frozen Support Certification			
<2014>	2015 Frozen Support Certification			
<2015>	2016 and future Frozen Support Certification		\vdash	
	and the second s			
	Price Cap Carrier Connect America ICC Support (47 CFR § 54.313(d))			
<2016>	Certification Support Used to Build Broadband			
	Connect America Phase II Reporting (47 CFR § 54.313(e))			
<2017>	3rd year Broadband Service Certification		\vdash	
<2018>	5th year Broadband Service Certification			
<2019>	Interim Progress Certification			
<2020>	Please check the box to confirm that the attached document(s), on I pursuant to § 54.313 (e)(3)(ii), as a recipient of CAF Phase II support addresses of community anchor institutions to which began providing preceding calendar year.	ine 2021, contains the required informati shall provide the number, names, and ng access to broadband service in the	on	
		-		
<2021>	Interim Progress Community Anchor Institutions	I		
		1		
		1		
			f Attached Document Listin	an Demoired Information

angle on	The second state of the second	REDACTED FOR PUBLIC INSPECTION
3000) R	ate Of Return Carrier Additional Documentation	FCC Form 481
ata Coll	ection Form	OM8 Control No. 3060-0986/OM8 Control No. 3060-0819
		July 2013
NEW TOWN	THE COURT OF THE PROPERTY AND ADDRESS OF THE PROPERTY OF THE P	
×010>	Shidu Assa Cada	200020
<010>	Study Area Name	290579 TWIN LAKES TEL COOP
<020>	Program Year	2015
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher
<035>	Contact Telephone Number - Number of person identified in data line <030> Contact Email Address - Email Address of person identified in data line <030>	9312682151 ext.
(U33)	Contact Email Address - Email Address or person identified in data line <030>	bbetcher@twlakes.coop
CHECK t		t to 47 CFR § 54.202(a)) and, for privately held carriers, ensuring compliance with the financial reporting requirements set forth in 47
	CFR § 54.313(f)(2). I further certify that the	e information reported on this form and in the documents attached below is accurate.
(2010)	Progress Penest on E Very Blan	
(3010)	Progress Report on 5 Year Plan Milestone Certification (47 CFR § 54.313(f)(1)(i))	
	7. 3. 3. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7.	Name of Attached Document Listing Required Information
	Please check this box to confirm that the attached document(s), on line 3 § 54.313 (f)(1)(ii), the carrier shall provide the number, names, and addre providing access to broadband service in the preceding calendar year.	012 contains the required information pursuant to esses of community anchor institutions to which began
	providing access to processing service in the proceeding calcinual year.	
(3012)	Community Anchor Institutions (47 CFR § 54.313(f)(1)(ii))	
(3012)	Community Anchor institutions (47 CFR 9 54.513(1)(1)(8))	
		Name of Attached Document Listing Required Information
(3013)	Is your company a Privately Held ROR Carrier (47 CFR § 54.313(f)(2))	(Yes/No)
(3014)	If yes, does your company file the RUS annual report	(Yes/No)
Please	check these boxes to confirm that the attached document(s), on line 3017	, contains the required information pursuant to § 54.313(f)(2) compliance requires:
(3015)		
	Telecommunications Borrowers)	<u></u>
(3016)	Document(s) for Balance Sheet, Income Statement and Statement of Ca	sh Flows
		290579tn3017.pdf
(3017)	If the response is yes on line 3014, attach your company's RUS annual	
	report and all required documentation	
		Name of Attached Document Listing Required Information
(3018)	If the response is no on line 3014, Is your company audited?	(Yes/No) OO
100201		
	If the response is yes on line 3018, please check the boxes below to confirm your submission, on line 3026 pursuant to § 54.313(f)(2), contains	
(3019)	Èither a copy of their audited financial statement; or (2) a financial report in a fo	ormat comparable to RUS Operating Report for Telecommunications
****		_
(3020)	Document(s) for Balance Sheet, Income Statement and Statement of Co	ash Flows
(3021)	Management letter issued by the independent certified public accountant that	performed the company's financial audit.
	If the response is no on line 3018, please check the boxes below	
	to confirm your submission, on line 3026 pursuant to § \$4.313(f)(2), contains:	
(2222)		
(3022)	Copy of their financial statement which has been subject to review by an independent certified public accountant; or 2) a financial report in a	
	format comparable to RUS Operating Report for Telecommunications	
	Borrowers,	_
(3023)	Underlying information subjected to a review by an independent certified	
(3024)	public accountant	
(3024)	Underlying information subjected to an officer certification. Document(s) for Balance Sheet, Income Statement and Statement of Ca	sh Flows
0.6755.1	The second secon	
(3026)	Attach the worksheet listing required information	
	I	
	L	

THE GOLDHORSON PROPERTY.	ion - Reporting Carrier ection Form	FCC Form 481 OMB Control No. 3060-0986/OMB Control No. 3060-0819 July 2013
<010>	Study Area Code	290579
<015>	Study Area Name	TWIN LAKES TEL COOP
<020>	Program Year	2015
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop

TO BE COMPLETED BY THE REPORTING CARRIER, IF THE REPORTING CARRIER IS FILING ANNUAL REPORTING ON ITS OWN BEHALF:

Certification of Officer as to the Accuracy of the Data Reported for the Annual Reporting for CAF or LI Recipients I certify that I am an officer of the reporting carrier; my responsibilities include ensuring the accuracy of the annual reporting requirements for universal service support recipients; and, to the best of my knowledge, the information reported on this form and in any attachments is accurate. Name of Reporting Carrier: TWIN LAKES TEL COOP Signature of Authorized Officer: CERTIFIED ONLINE Printed name of Authorized Officer: Jonathan West Title or position of Authorized Officer: General Manager/CEO Telephone number of Authorized Officer: 9312682151 ext. Study Area Code of Reporting Carrier: 290579 Filing Due Date for this form: 07/01/2014 Persons willfully making false statements on this form can be punished by fine or forfeiture under the Communications Act of 1934, 47 U.S.C. §§ 502, 503(b), or fine or imprisonment under Title 18 of the United States Code, 18 U.S.C. § 1001.

THE RESERVE OF THE PARTY.	ion - Agent / Carrier ection Form	FCC form 481: QMB Control No. 3060-0986/OMB Control No. 3060-0819 July 2013
<010>	Study Area Code	290579
<015>	Study Area Name	TWIN LAKES TEL COOP
<020>	Program Year	2015
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop

TO BE COMPLETED BY THE REPORTING CARRIER, IF AN AGENT IS FILING ANNUAL REPORTS ON THE CARRIER'S BEHALF:

I certify that (Name of Agent)	Is authorized to submit the information reported on behalf of the reporting				
also certify that I am an officer of the reporting carrier; my responsibilities include ensuring the accuracy of the annual data reporting requirements provided to the authorized agent; and, to the best of my knowledge, the reports and data provided to the authorized agent is accurate.					
Name of Authorized Agent:					
Name of Reporting Carrier:					
Signature of Authorized Officer:	Date:				
Printed name of Authorized Officer:					
Title or position of Authorized Officer:					
Telephone number of Authorized Officer:					
Study Area Code of Reporting Carrier:	Filing Due Date for this form:				

TO BE COMPLETED BY THE AUTHORIZED AGENT:

Certification of Agent	orized to File Annual Reports for CAF or LI Recipients on Behalf of Reporting Carrier
[1] : [1] 2 (프라이 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	to submit the annual reports for universal service support recipients on behalf of the reporting carrier; I have provided ing carrier; and, to the best of my knowledge, the information reported herein is accurate.
Name of Reporting Carrier:	
Name of Authorized Agent or Employee of Agent:	
Signature of Authorized Agent or Employee of Agent:	Date:
Printed name of Authorized Agent or Employee of Agent:	
Fitle or position of Authorized Agent or Employee of Agent	
Telephone number of Authorized Agent or Employee of Ag	
Study Area Code of Reporting Carrier:	Filing Due Date for this form:

Attachments

TWIN LAKES TELEPHONE COOPERATIVE (SAC 290579) ATTACHMENT - LINE 112 FIVE YEAR SERVICE QUALITY IMPROVEMENT PLAN ATTACHMENT REDACTED IN ENTIRETY

Twin Lakes Telephone Cooperative Corporation's demonstration of complying with applicable service quality standards and consumer protection rules for voice and broadband services:

In establishing this certification in its 2005 ETC Order,¹ the FCC found that an ETC must make "a specific commitment to objective measures to protect consumers." The FCC found that for wireless ETCs, compliance with CTIA's Consumer Code for Wireless Service would satisfy this requirement" and that the sufficiency of other commitments would be considered on a case-by-case basis. In this context, the FCC stated, "to the extent a wireline or wireless ETC applicant is subject to consumer protection obligations under state law, compliance with such laws may meet our requirement."

As a Cooperative, and in accordance with Tennessee Code Annotated, Title 65 Public Utilities and Carriers, Chapter 29 Telephone Cooperatives, Twin Lakes Telephone Cooperative Corporation ("Cooperative") is not governed by the Rules of the Tennessee Regulatory Authority for service quality standards and consumer protection rules. However, the Cooperative in the interest of protecting its own customers has incorporated consumer protection procedures comparable to those required of ILEC's in the State of Tennessee, allowing the Cooperative to meet or exceed existing TRA rules. These procedures include, but are not limited to, the following: (1) publishing the rates, terms, and conditions of service; (2) implementation of anti-slamming and

¹ Federal-State Joint Board on Universal Service, CC Docket No. 96-45, Report and Order, FCC 05-46 (rel. Mar. 17, 2005) ("2005 ETC Order").

² Id. at para. 28.

³ Id. The FCC noted that under the CTIA Consumer Code, wireless carriers agree to: "(1) disclose rates and terms of service to customers; (2) make available maps showing where service is generally available; (3) provide contract terms to customers and confirm changes in service; (4) allow a trial period for new service; (5) provide specific disclosures in advertising; (6) separately identify carrier charges from taxes on billing statements; (7) provide customers the right to terminate service for changes to contract terms; (8) provide ready access to customer service; (9) promptly respond to consumer inquiries and complaints received from government agencies; and (10) abide by policies for protection of consumer privacy." Id. at n. 71.

consumer protection procedures; (3) modeling bill presentation to reflect the truth-in-billing requirements; and (4) CPNI, Red Flag Rules, and other applicable federal requirements governing the protection of customers' privacy.

The Cooperative is subject to consumer protection obligations for broadband services under federal law. These obligations include, but are not limited to, the following: public disclosure of accurate information regarding network management practices, performance, and commercial terms of broadband internet access services; as a means of providing sufficient information for consumers to make informed choices regarding use of such services, and for content, application, service and device providers to develop, market, and maintain internet offerings as specified in F.C.C. 47 C.F.R. Part 8 §8.3.

Twin Lakes Telephone Cooperative Corporation's demonstration of ability to function in emergency situations for voice and broadband services:

Twin Lakes Telephone Cooperative Corporation ("Cooperative") hereby certifies that it is able to function in emergency situations as set forth in Code of Federal Regulations, Title 47, Part 54, Subpart C, §54.202(a)(2). The Cooperative's network is designed to remain functional in emergency situations without an external power source, is able to reroute traffic around damaged facilities, and is capable of managing traffic spikes resulting from emergency situations as required by Section 54.202(a)(2). The Cooperative can change call routing translations as needed to reroute traffic around damaged facilities. Changing call routing translations will also allow the Cooperative to manage traffic spikes throughout its network, as emergency situations require.

As a Cooperative, and in accordance with Tennessee Code Annotated, Title 65 Public Utilities and Carriers, Chapter 29 Telephone Cooperatives, the Cooperative is not governed by the Rules of Tennessee Regulatory Authority, Chapter 1220-4-2, 1220-4-2-.23 Emergency Operation. However, the Cooperative is in compliance with all Federal emergency situations rules, since the Cooperative's central offices have adequate provision for emergency power. In addition, these backup power provisions also enable the Cooperative to meet or exceed existing TRA rules for emergency operations. Specifically, each central office building is supplied with standby generators and battery back-up that enable the central office to keep running until power is restored so long as fuel is available, or until system changes are made to reroute traffic. The Cooperative has battery backup at all office locations and in its electronic equipment sites. Length of run time

Section 54.202(a)(2) requires ETCs that are designated by the Commission to "demonstrate its ability to remain functional in emergency situations, including a demonstration that it has a reasonable amount of back-up power to ensure functionality without an external power source, is able to reroute traffic around damaged facilities, and is capable of managing traffic spikes resulting from emergency situations."

is determined by the equipment serving the area and the number of customers working out of the equipment. The Cooperative's standby generators and battery back-up support both voice and broadband network equipment should an emergency situation occur.

(710) Broadband Price Offerings Data Collection Form

FCC Form 481

OMB Control No. 3060-0986/OMB Control No. 3060-0819
July 2013

<010>	Study Area Code	290579
<015>	Study Area Name	TWIN LAKES TEL COOP
<020>	Program Year	2015
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop

State	Exchange (ILEC)	Residential Rate	State Regulated Fees	Total Rates and Fees		Broadband Service -Upload Speed (Mbps)	Usage Allowance (GB)	Usage Allowance Action Taken When Limit Reached (select)
IN	All	39.99	0.0	39.99	4.0	1.0	0.0	Other, not applicable
TN	All	59.99	0.0	59.99	6.0	0.768	0.0	Other, not applicable
TN	A11	49.99	0.0	49.99	8.0	1.0	0.0	Other, not applicable
IN	All	64.99	0.0	64.99	10.0	1.0	0.0	Other, not applicable
TN	All	59.99	0.0	59.99	12.0	1.0	0.0	Other, not applicable
IN	A11	99.99	0.0	99.99	15.0	2.0	0.0	Other, not applicable
IN	All	69.99	0.0	69.99	16.0	1.0	0.0	Other, not applicable
IN	A11	89.99	0.0	89.99	25.0	2.0	0.0	Other, not applicable
TN	All	109.99	0.0	109.99	50.0	3.0	0.0	Other, not applicable

DESCRIPTION OF THE PERSON OF T	erating Companies lection Form	FCC-Form 481 OMB Control No. July 2013	3060-0986/OMB Control No. 3060-0819
<010>	Study Area Code	290579	
<015>	Study Area Name	TWIN LAKES TEL COOP	2017
<020>	Program Year	2015	
<030>	Contact Name - Person USAC should contact regarding this data	Bridget Betcher	
<035>	Contact Telephone Number - Number of person identified in data line <030>	9312682151 ext.	
<039>	Contact Email Address - Email Address of person identified in data line <030>	bbetcher@twlakes.coop	
<810>	Reporting Carrier Twin Lakes Telephone Cooperative Corporati	on	
<811>	Holding Company		100000
<812>	Operating Company		

<813>	<a2></a2>	<83>
Affiliates	SAC	Doing Business As Company or Brand Designation
Twin Lakes Communications, Inc.		
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NOTICE

From Twin Lakes Telephone Cooperative

The Tennessee Regulatory Authority of Tennessee designated Twin Lakes Telephone Cooperative the "Eligible Telecommunications Carrier" for its service area for universal service purposes. The goal of universal service is to provide all citizens access to essential telecommunications services.

Twin Lakes Telephone Cooperative provides basic single party residence (with unlimited local usage) and basic business service for rates which range from \$14.00 for residential customers and \$23.50-\$35.00 for business customers. This includes access to:

- · Voice grade access to the public switch
- Emergency services
- Toll limitation service for qualifying low-income customers

In addition, Twin Lakes Telephone provides one copy of its annual local directory without charge.

Touch tone service is available at no additional charge per month.

Twin Lakes Telephone would be pleased to provide you with specific rates for your area upon request.

Twin Lakes Telephone offers qualified customers Lifeline Service. Lifeline is a non-transferable, federal benefit that makes monthly telephone service more affordable on one wireless or one home telephone, but not both. If you are a low-income customer you may qualify for Twin Lakes Telephone's Lifeline Program. This means you may receive a monthly discount for your voice telephone charges.

If you have any questions, please call Twin Lakes Telephone at 1-800-644-8582.

Lifeline Assistance Programs

The Tennessee Regulatory Authority (TRA) designated Twin Lakes Telephone Cooperative Corporation as the "Eligible Telecommunications Carrier" within its service area for universal service purposes. The goal of universal service is to provide all Tennessee citizens access to essential telecommunications services.

Lifeline assistance is a program for low income households and qualified residential recipients, if you participate in any of these programs:

- Food Stamps
- Medicaid
- Temporary Assistance for Needy Families
- Supplementary Security Income
- Free School Lunches
- Low Income Home Energy Assistance Program (LIHEAP)
- Section 8 Federal Housing

You may qualify for Lifeline Service if you meet low income eligibility requirements. Lifeline Service includes a monthly discount for basic phone charges. For more information regarding these programs, call your local business office.

Terms and Conditions

TWIN LAKES TELEPHONE COOPERATIVE CORPORATION SERVICE TERMS AND CONDITIONS OF SERVICE

1. GENERAL TERMS

When you, the Customer, purchase any of the Twin Lakes services (individually referred to as "Service" or collectively as "Services"), you agree to these Terms and Conditions of Service located at Twin Lakes' website: www.twlakes.coop, and incorporated herein by reference. Other restrictions, terms and conditions for the individual Services may also apply.

Twin Lakes offers each of the following Services subject to these Terms and Conditions of Service:

Telephone

Internet

Video

Bundled Services (packages include Telephone, Internet & Video)

The Services are available to residential and small/home business Customers in select areas. For purposes of these Terms and Conditions of Service, small/home business is defined as single line.

* Terms and Conditions of Service are also available in paper form upon written request to: Twin Lakes Telephone Cooperative – Debbie Dixon, Customer Service Manager, POB 67, Gainesboro, TN 38562.

a. Service Contracts/Entire Agreement

Your signed and executed Service Contract for the Services, these Terms and Conditions of Service, any additional Terms, Policies, or Tariffs for the individual Services and the rates for the Services as provided to you upon request, constitute the entire agreement between you as the Customer, and Twin Lakes Telephone Cooperative and its affiliates ("Agreement") for the purchase of the Services from Twin Lakes Telephone Cooperative.

This Agreement is binding upon you, the Customer, and governs your use of Twin Lakes' services, superseding any prior agreements between you and Twin Lakes and any and all prior or contemporaneous statements, understandings, writings, commitments, or representations concerning its subject matter. No amendment to this Agreement shall be binding upon Twin Lakes unless and until posted.

b. Other Terms and Policies Incorporated Herein By Reference

These Terms and Conditions of Service include, and incorporate herein by reference, all additional Terms, Policies and Tariffs for each of the individual services offered by Twin Lakes.

c. Fees and Charges

You agree to pay all charges and fees associated with the use of the Services offered by Twin Lakes, which charges may include, without limitation, monthly service fees, charges for the use of Twin Lakes' equipment, installation charges, charges for service calls and other charges. Twin Lakes shall have the right to change the amount of fees and charges from time to time at its discretion and upon reasonable advance notice. Monthly service, equipment and other fees shall be payable monthly in advance. Installation and other charges will be billed according to our then current billing policies. Your Twin Lakes invoice may also contain charges for other services provided by us or our subsidiaries or affiliates. If we receive partial payment of any such invoices, we will apply such payment in the amounts and proportions to the outstanding charges as we determine. Our acceptance of any partial payment by you does not mean that we waive our rights to collect the full balance owed to us.

d. Taxes

You are responsible for, and shall pay, any applicable federal, state, provincial, municipal, local or other governmental sales, use, excise, value-added, personal property, public utility or other taxes, fees or charges now in force or enacted in the future, that arise from or as a result of your subscription or use or payment for the Service. Such amounts are in addition to payment for the Service. If you are exempt from payment of such taxes, you shall provide Twin Lakes with an original certificate that satisfies the applicable legal requirement attesting to tax-exempt status. Tax exemption will only apply from and after the date Twin Lakes receives such certificate.

e. Termination/Discontinuance of Service

Twin Lakes reserves the right to suspend or discontinue providing its Services generally, or to terminate your Service, at any time in its sole discretion. If Twin Lakes discontinues providing its Services generally, or terminates your Service in its discretion without a stated reason, you will only be responsible for charges accrued through the date of termination, including a pro-rated portion of the final month's charges. If your Service is terminated for any stated reason, including without limitation violation of your Agreement, including these Terms and Conditions, or because of any improper use of the Service (such as, but not limited to, your attempts to disrupt or misuse the Service or your acts or omissions that violate any acceptable use policy of Twin Lakes or of a third party provider to which Twin Lakes is subject), you will be responsible for the full month's charges to the end of the current term, including without limitation unbilled charges, disconnect fees, and equipment charges as set forth herein these Terms and Conditions, all of which immediately become due and payable. Other fees may also apply.

f. Disconnect Fees

In addition, labor charges and/or service order charges may be incurred if any on-premises or central office work is performed to restore any of the services offered by Twin Lakes where such services are disconnected for non-payment, as defined below:

- A. The Customer will incur labor and/or service charges if Twin Lakes performs on-premise or central office work to restore any of the services offered by Twin Lakes due to Customer moving or changing their location.
- B. The Customer will incur labor and/or service charges if Twin Lakes performs on-premise or central office work to restore any of the Services due to disconnection as a result of non-payment.
- C. The Customer will incur labor and/or services charges if a Twin Lakes technician is required to come out on a trouble call and the Customer does not have the inside wire maintenance plan and if the trouble is not found in Twin Lakes equipment.

Applicable fees apply based on the services.

2. SERVICE SPECIFIC TERMS

a. Video Plans

Twin Lakes Video Service plans are subject to these Terms and Conditions of Service. Customers receiving video services must enter a two (2) year service commitment.

b. Telephone Service Plans

Twin Lakes Telephone Service plans are subject to the applicable tariff in conjunction with these Terms and Conditions of Service. Notwithstanding the foregoing, nothing herein these Terms and Conditions of Services are intended to be in conflict with or to supersede applicable tariff terms and conditions.

c. Internet Plans

Twin Lakes Internet Service plans are subject to these Terms and Conditions of Service. Customer may sign up for Twin Lakes' Worry Free Plan, which includes modem maintenance, and will have a mandatory one (1) year service commitment. The modem fee is waived under the Worry Free Plan.

3. BUNDLED SERVICES

If you purchase a Twin Lakes Service Bundle, you must select Twin Lakes as your provider for each of the individual services offered in the bundle. Purchase of a Service Bundle requires you to commit to a twenty-four (24)-month term for the services.

Services in the Bundled Service Packages include domestic, direct-dialed calls only. If any individual service in the Service Bundle is dropped, savings no longer apply. Customers with a credit limit, non-basic block or toll block on their existing services are not eligible to purchase a Twin Lakes Service Bundle. All other Twin Lakes accounts must be current at enrollment for a Service and the Customer must maintain a good payment history to keep the Service Bundle. You will incur penalty charges in the event of disconnection for non-payment. Services require the Customer to have the same billing name and address for all of the services offered within each Service Bundle.

1. Service Bundle Terms/Early Termination for Term Commitment Services

Twin Lakes offers Bundled Services on a term commitment basis for a term specified in your individual Service Contract ("Term Commitment"). Bundled Services are offered on a twenty-four (24) month basis.

1. Twenty (24) Month Service Bundle Term

Customers purchasing the twenty-four month Term Commitment will be billed in advance on their first month's bill along with an applicable activation fees.

1. Early Termination of the Service Bundle Term

In the event that you terminate your Service Bundle prior to expiration of the term, you may be subject to an early termination fee. In addition to any applicable Early Termination Fees, you will be required to pay applicable equipment charges. Other charges may also apply. Customers may migrate between Services without early termination penalties or additional charges; however, your Term Commitment will be renewed.

Once your Term Commitment has expired, Twin Lakes may give you the option to enter into a new agreement for a new Term Commitment subject to the terms and conditions of the Term Commitment and Services in effect at that

time. Term Commitment subscribers who move to a new location may sign up for a new Term Commitment at the new location of the Service Bundle, where available. Your existing Term Commitment cannot be carried over to a new service location.

If you terminate a Service prior to the end of a calendar month, you will be responsible for the prorates, as well as any other applicable fees, including without limitation unbilled charges, disconnect fees, equipment charges and Early Termination Fees, all of which immediately become due and payable. Expiration of the term or termination of the service does not excuse the Customer from paying all unpaid, accrued charges due in relation to the Agreement. Failure to pay the full bundle price in any calendar month is grounds for automatic termination of the bundle, and applicable Early Termination Fees, equipment charges, and other fees and penalties may apply.

4. CUSTOMER RESPONSIBILITIES AND LIMITATIONS ON LIABILITY

a. Prohibited Uses

You agree to use the Services only for lawful purposes. This means that you agree not to use them for transmitting or receiving any communication or material of any kind when in Twin Lakes' sole judgment the transmission, receipt or possession of such communication or material (i) would constitute a criminal offense, give rise to a civil liability, or otherwise violate any applicable local, state, national or international law or (ii) encourages conduct that would constitute a criminal offense, give rise to a civil liability, or otherwise violate any applicable local, state, national or international law.

Twin Lakes reserves the right to terminate your Service immediately and without advance notice if Twin Lakes, in its sole discretion, believes that you have violated the above restrictions, leaving you responsible for the full month's charges to the end of the current term, including without limitation unbilled charges, plus a disconnect fee, all of which immediately become due and payable. You are liable for any and all use of the Service by yourself and by any person making use of the Service provided to you, and agree to indemnify and hold harmless Twin Lakes against any and all liability for any such use. If Twin Lakes, in its sole discretion believes that you have violated the above restrictions, Twin Lakes may forward the objectionable material, as well as your communications with Twin Lakes and your personally identifiable information to the appropriate authorities for investigation and prosecution and you hereby consent to such forwarding.

b. Limitation of Liability

Twin Lakes shall not be liable for any delay or failure to provide the Service, at any time or from time to time, or any interruption or degradation of voice quality that is caused by any of the following:

- 1.) act or omission of an underlying carrier, service provider, vendor or other third party;
- equipment, network or facility failure;
- 3.) equipment, network or facility upgrade or modification;
- 4.) force majeure events such as (but not limited to) acts of god; strikes; fire; war; riot; government actions;
- 5.) equipment, network or facility shortage;
- 6.) equipment or facility relocation;
- 7.) Service, equipment, network or facility failure caused by the loss of power to Customer;
- 8) outage of Customer's ISP or broadband service provider;

9) act or omission of Customer or any person using the Twin Lakes' Service(s) provided to Customer; or 10) any other cause that is beyond Twin Lakes' control, including without limitation a failure of or defect in any device, the failure of an incoming or outgoing communication, the inability of communications to be connected or completed, or degradation of voice quality.

Twin Lakes' aggregate liability for (i) any failure or mistake; (ii) any claim with respect to Twin Lakes' performance or nonperformance hereunder or (iii) any Twin Lakes' act or omission in connection with the subject matter hereof shall in no event exceed service charges with respect to the affected time period.

c. Disclaimer of Damages

IN NO EVENT SHALL TWIN LAKES, ITS OFFICERS, DIRECTORS, EMPLOYEES, AFFILIATES OR AGENTS OR ANY OTHER SERVICE PROVIDER WHO FURNISHES SERVICES TO CUSTOMER IN CONNECTION WITH THIS AGREEMENT OR THE SERVICE BE LIABLE FOR ANY DIRECT, INCIDENTAL, INDIRECT, SPECIAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES, OR FOR ANY OTHER DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF DATA, LOSS OF REVENUE OR PROFITS. THE LIMITATIONS SET FORTH HEREIN APPLY TO CLAIMS FOUNDED IN BREACH OF CONTRACT, BREACH OF WARRANTY, PRODUCT LIABILITY, TORT AND ANY AND ALL OTHER THEORIES OF LIABILITY AND APPLY WHETHER OR NOT TWIN LAKES WAS INFORMED OF THE LIKELIHOOD OF ANY PARTICULAR TYPE OF DAMAGES.

d. Indemnification

Customer agrees to defend, indemnify, and hold harmless Twin Lakes, its officers, directors, employees, affiliates and agents and any other service provider who furnishes services to Customer in connection with this Agreement or the Service(s), from any and all claims, losses, damages, fines, penalties, costs and expenses (including, without limitation, reasonable attorneys fees) by, or on behalf of, Customer or any third party or user of Customer's Service, relating to this Agreement, or the Services being provided by Twin Lakes. This paragraph shall survive termination of this Agreement.

e. No Warranties on Service

TWIN LAKES MAKES NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS OF ANY OF THE SERVICES FOR A PARTICULAR PURPOSE, TITLE OR NON-INFRINGEMENT OR ANY WARRANTY ARISING BY USAGE OF TRADE, COURSE OF DEALING OR COURSE OF PERFORMANCE OR ANY WARRANTY THAT ANY OF THE SERVICES WILL MEET CUSTOMER'S REQUIREMENTS. WITHOUT LIMITING THE FOREGOING, TWIN LAKES DOES NOT WARRANT THAT ANY OF TWIN LAKES' SERVICES WILL BE WITHOUT FAILURE, DELAY, INTERRUPTION, ERROR, DEGRADATION OF VOICE QUALITY OR LOSS OF CONTENT, DATA OR INFORMATION. NEITHER TWIN LAKES NOR ITS OFFICERS, DIRECTORS, EMPLOYEES, AFFILIATES OR AGENTS OR ANY OTHER SERVICE PROVIDER OR VENDOR WHO FURNISHES SERVICES OR PRODUCTS TO CUSTOMER IN CONNECTION WITH THIS AGREEMENT OR ANY TWIN LAKES SERVICE WILL BE LIABLE FOR UNAUTHORIZED ACCESS TO TWIN LAKES' OR CUSTOMER'S TRANSMISSION FACILITIES OR PREMISES EQUIPMENT OR FOR UNAUTHORIZED ACCESS TO, OR ALTERATION, THEFT OR DESTRUCTION OF, CUSTOMER'S DATA FILES, PROGRAMS, PROCEDURES OR INFORMATION THROUGH ACCIDENT,

FRAUDULENT MEANS OR DEVICES OR ANY OTHER METHOD, REGARDLESS OF WHETHER SUCH DAMAGE OCCURS AS A RESULT OF TWIN LAKES' OR ITS SERVICE PROVIDER'S OR VENDOR'S NEGLIGENCE. STATEMENTS AND DESCRIPTIONS CONCERNING THE SERVICE OR DEVICE, IF ANY, BY TWIN LAKES OR TWIN LAKES' AGENTS OR INSTALLERS ARE INFORMATIONAL AND ARE NOT GIVEN AS A WARRANTY OF ANY KIND.

f. No Third Party Beneficiaries

No provision of this Agreement provides any person or entity not a party to this Agreement with any remedy, claim, liability, reimbursement, or cause of action or creates any other third party beneficiary rights.

g. Content

You are liable for any and all liability that may arise out of the content transmitted by or to you or other Users of the Services. You shall assure that you or other Users of the Services will at all times comply with all applicable laws, regulations and written and electronic instructions for use. Twin Lakes reserves the right to terminate or suspend affected Services, and/or remove your content, or the content of other Users of the Services, from the Services, if Twin Lakes determines that such use or content does not conform with the requirements set forth in this Agreement or interferes with Twin Lakes' ability to provide Services to you or others or receives notice from anyone that your use or content, or the use or content by other Users of the Services, may violate any laws or regulations. Twin Lakes' actions or inaction under this paragraph shall not constitute review or approval of your content, or the content of other Users of the Services. You will indemnify and hold Twin Lakes harmless against any and all liability arising from the content transmitted by or to you or to other Users of the Services. For purposes of this paragraph, the term "User" means any person, whether authorized or unauthorized, using the service provided to you.

h. Governing Law / Resolution of Disputes - Mandatory Arbitration

Any dispute or claim between you, the Customer, and Twin Lakes arising out of or relating to the service provided in connection with these General Terms and Conditions shall be resolved by arbitration ("Mandatory Arbitration"), unless otherwise specified in Customer's individual Service Contract. To the extent that there is a conflict regarding this Mandatory Arbitration provision, the Customer's individual Service Contract supersedes the Terms and Policies of the individual Services.

The arbitrator's decision shall follow the plain meaning of the relevant documents, and shall be final and binding. The parties agree that no arbitrator has the authority to: (i) award relief in excess of what this Agreement provides; or (ii) award punitive or exemplary damages. Judgment on the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. All claims shall be arbitrated individually and Customer will not bring, or join any class action of any kind in court or in arbitration or seek to consolidate or bring previously consolidated claims in arbitration. CUSTOMER ACKNOWLEDGES THAT THIS ARBITRATION PROVISION CONSTITUTES A WAIVER OF ANY RIGHT TO A JURY TRIAL.

i. Governing Law / Resolution of Disputes - Governing Law

The Agreement and the relationship between you and Twin Lakes shall be governed by the laws of the State of Tennessee without regard to its conflict of law provisions. To the extent court action is initiated to enforce an arbitration award or for any other reason consistent with the Mandatory Arbitration provision herein, you and Twin Lakes agree to submit to the personal and exclusive jurisdiction of the courts located within the state of Tennessee and waive any objection as to venue or inconvenient forum. The failure of Twin Lakes to exercise or enforce any right or provision of the Agreement shall not constitute a waiver of such right or provision. If any provision of the Agreement is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of the Agreement remain in full force and effect. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the service or the Agreement must be filed within one (1) year after such claim or cause of action arose or be forever barred.

j. Severability

If any part of this Agreement is legally declared invalid or unenforceable, all other parts of this Agreement are still valid and enforceable. Such invalidity or non-enforceability will not invalidate or render unenforceable any other portion of this Agreement.

k. Privacy

Twin Lakes utilizes, in whole or in part, the public Internet and third party networks to transmit communications. Twin Lakes is not liable for any lack of privacy which may be experienced with regard to the service. Please refer to our Privacy Policy applicable to you at www.twlakes.coop for additional information.

TWIN LAKES TELEPHONE COOPERATIVE (SAC 290579) ATTACHMENT - LINE 3017 ATTACHMENT REDACTED IN ENTIRETY